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c.c.

PATENT

THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Renes et al.

Serial No.: 09/981,213

Filed: October 17, 2001

For: INSURANCE FOR CESSATION OF
PERSONAL CONTRACT

Examiner: C. Gilligan

Group Art Unit: 3626

Attorney Docket No.: 9927-5117US

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AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Sir:

Responsive to the Office action mailed December 19, 2005, please amend the referenced patent application as follows:

Amendments to the Claims are set forth in the listing of the claims that begins on page 2 of this paper; and

Remarks start at page 6 of this paper.